

## HEALTH INSURANCE OPTIONS IN THE INDIVIDUAL MARKET January 2002

*Note: The following information is accurate as of 01/15/02.*

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### 1. Group Coverage

- a) If either you or your spouse is working, you may be able to obtain health benefits through the employer. Check with the company's Human Resources department.
- b) If you are leaving your job, divorcing an employed person, or otherwise being separated from an employment-related plan, you should ask the employer if you are eligible for **COBRA** benefits. COBRA enrollees can continue benefits at their own cost for up to 18 months. Spouses and dependents can continue benefits 18-36 months, depending on their circumstances.
- c) If you are self-employed, you may be eligible to purchase small group insurance from any carrier in the state. You can contact the Office of the Insurance Commissioner (OIC) for a complete list of health insurance carriers. Additionally, you may be eligible for health insurance through a religious, fraternal, or business association. Some of these health plans are not necessarily regulated by the OIC. Therefore, your rights and legal protections may be limited. For more information on these options, please visit the OIC web page at [www.insurance.wa.gov](http://www.insurance.wa.gov) or call the Consumer Hotline at 1-800-562-6900.

### 2. Individual Coverage

#### a) Basic Health

If you meet the following income qualifications, you *may* be eligible for the Basic Health reduced premium program. Basic Health is a managed care plan offered through private insurance carriers. It is a comprehensive health plan with prescription drug coverage. Premiums are based on income, age, family size, location and choice of carrier. Premiums range from \$0-222.67 a month. Due to limited funding, there are currently delays in enrollment, and it may take a few months after your application is approved before your coverage begins.

## Basic Health Eligibility

# of Persons in Family	Gross Monthly Household Income
1	Up to \$1,431.73
2	Up to \$1,935.09
3	Up to \$2,438.45
4	Up to \$2,941.81
5	Up to \$3,445.17
6	Up to \$3,948.53
7	Up to \$4,451.88

## Basic Health Sample Premiums

Age	Basic Health
0 -18	\$0-50.78
19-39	\$10-101.57
40 - 54	\$10-130.22
55 - 64	\$10-222.67

**For more information regarding Basic Health, call 1-800-826-2444 or visit [www.wa.gov/hca/basichealth.htm](http://www.wa.gov/hca/basichealth.htm).**

***Note: Basic Health is no longer accepting any new members into their full-premium program.***

### **b) Private Insurance**

Private insurance carriers began offering individual health insurance policies 1/1/01. Legislation passed in March 2000 requires most individuals to pass a health screening questionnaire to qualify for individual coverage. If you qualify for private insurance, you may have up to a 9-month pre-existing condition waiting period for any health condition you have had in the past 6 months. This waiting period is waived if you have had at least 9 months of continuous comparable coverage immediately prior to applying for a new plan. *Catastrophic coverage is not deemed comparable.*

### **Health Screen**

Contact the health plan of your choice and they will send you an application packet. This packet will include the new health screening questionnaire. If you do not "pass" the health screen, you will become automatically eligible for health insurance through the Washington State Health Insurance Pool (WSHIP). For more information about WSHIP, see the WSHIP section below. With questions

about the health screen, contact WSHIP at 1-866-405-6148. This toll free number is only for questions about the health screen.

**Individuals Not Required To Take the Health Screen:**

Individuals are *not required* to take the health screen in the following instances:

- 1) they have exhausted their COBRA coverage;
- 2) they are following a doctor who left their previous plan;
- 3) they have moved out of their existing plan's service area.

**Commercial Plan Options**

*For detailed benefit descriptions and premiums, contact the carrier.*

County	Insurance Carrier	Phone
Benton, Columbia, Franklin, Grays Harbor (parts), Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, Yakima	Group Health Cooperative	800-358-8815
Jefferson, Kitsap, Mason, Thurston	KPS Health Plan	360-478-6796
All (except Clark)	Premera Blue Cross	800-345-6784
All (except Clark)	Premera Lifewise	888-836-6135
Clallam, Cowlitz, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish (including Stanwood), Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima	Regence Blue Shield	888-344-8234
Asotin, Garfield	Regence Blue Shield of Idaho	800-632-2022
Clark	Regence Blue Shield of Oregon	800-258-3590

**c) Washington State Health Insurance Pool**

The Washington State Health Insurance Pool (WSHIP) provides health insurance for people who are unable to obtain coverage in the private marketplace. This plan provides comprehensive coverage, including a prescription drug benefit. Premiums are based on age and geographic location. *You are only eligible for this plan if you have failed the health screen for individual coverage.* If you do fail the health screen, the carrier you applied to will automatically send you an application for WSHIP.

**There are two options available for people who are *not* on Medicare:**

The Standard Plan (Plan 1), which is fee-for-service, allows you to go to the doctor of your choice; The Network Plan (Plan 3), which is a managed care plan, uses providers from the First Choice network.

- *Note: WSHIP also has a separate plan that is only available for people on Medicare (Plan 2.) This plan has different eligibility criteria.*

**Premiums:** In the fee-for-service plan, rates are set at 150% of the average market rate for comparable commercial coverage. Rates for the network plan (managed care) are set at 125% of the average market rate. Note: Some discount rates may apply. Please contact WSHIP for details.

**For further information about WSHIP, contact the administrator,  
OASYS:  
800-877-5187  
[www.onlinehealthplan.com](http://www.onlinehealthplan.com)**

#### **d. Children's Health Insurance**

Many children who don't qualify for Basic Health Plan are eligible for the Children's Health Insurance Program (CHIP). Premiums for this plan are \$10 per month per child, with a family maximum of \$30 per month. The following chart shows income limits to qualify for CHIP. These limits are in effect until 3/31/02. These income limits represent gross monthly household income *minus child care and other approved deductions*. This program is only available to children under the age of 19. Call the toll free number below for more specific information.

<b>Number of People in Family</b>	<b>Income Per Month</b>
1	\$1,433 - \$1,790
2	\$1,936 - \$2,419
3	\$2,440 - \$3,048
4	\$2,943 - \$3,678
5	\$3,446 - \$4,307
More	Add \$630 for each additional family member

**For more information about CHIP, call toll free  
1-877-543-7669**

*The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Insurance Commissioner's Office, the SHIBA HelpLine, or its volunteers.*

**SHIBA HelpLine**  
**1-800-397-4422 or visit our web page [www.insurance.wa.gov](http://www.insurance.wa.gov)**